

<i>SERFF Tracking Number:</i>	<i>KSPM-127112862</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Kaiser Permanente Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2011-00829</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003D Small Group Only - POS</i>
<i>Product Name:</i>	<i>Small Group POS</i>		
<i>Project Name/Number:</i>	<i>Small Group POS 7/2011 Rates/</i>		

Filing at a Glance

Company: Kaiser Permanente Insurance Company

Product Name: Small Group POS

SERFF Tr Num: KSPM-127112862 State: California

TOI: H16G Group Health - Major Medical

SERFF Status: Assigned

State Tr Num: PF-2011-00829

Sub-TOI: H16G.003D Small Group Only - POS Co Tr Num:

State Status:

Filing Type: Rate

Reviewer(s): Angela Jang, Marsha Seeley, Sai-on Sam, Ali Zaker-Shahrak, Wayne Thomas, Karl Whitmarsh, Shelly Huang

Authors: Gabrielle Ehrlich, Conrad

Disposition Date:

Llaguno, Linda Brown

Date Submitted: 04/29/2011

Disposition Status:

Implementation Date Requested: 07/01/2011

Implementation Date:

General Information

Project Name: Small Group POS 7/2011 Rates

Project Number:

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 05/02/2011

State Status Changed:

Created By: Linda Brown

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Small Group POS Rates effective July 1 2011.

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Overall Rate Impact:

Deemer Date:

Submitted By: Linda Brown

Company and Contact

Filing Contact Information

Linda Brown, Sr. Contract Analyst

Linda.A.Brown@kp.org

SERFF Tracking Number: KSPM-127112862 State: California
Filing Company: Kaiser Permanente Insurance Company State Tracking Number: PF-2011-00829
Company Tracking Number:
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003D Small Group Only - POS
Product Name: Small Group POS
Project Name/Number: Small Group POS 7/2011 Rates/

3100 Thornton Ave 818-557-7907 [Phone]
4th Floor 818-525-4398 [FAX]
Burbank, CA 91504

Filing Company Information

Kaiser Permanente Insurance Company CoCode: 60053 State of Domicile: California
393 East Walnut Street Group Code: Company Type:
Pasadena, CA 91188 Group Name: State ID Number:
(818) 546-4187 ext. [Phone] FEIN Number: 94-3203402

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kaiser Permanente Insurance Company	\$0.00		

SERFF Tracking Number:	KSPM-127112862	State:	California
Filing Company:	Kaiser Permanente Insurance Company	State Tracking Number:	PF-2011-00829
Company Tracking Number:			
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.003D Small Group Only - POS
Product Name:	Small Group POS		
Project Name/Number:	Small Group POS 7/2011 Rates/		

Rate Information

Rate data applies to filing.

Filing Method:	Serff
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.500%
Effective Date of Last Rate Revision:	01/01/2011
Filing Method of Last Filing:	Serff

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Kaiser Permanente Insurance Company	Increase	7.100%	12.000%	\$366,002	140	\$8,094,271	10.200%	1.900%
Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:				1,081				
Policy Holders:				308				

SERFF Tracking Number:	KSPM-127112862	State:	California
Filing Company:	Kaiser Permanente Insurance Company	State Tracking Number:	PF-2011-00829
Company Tracking Number:			
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.003D Small Group Only - POS
Product Name:	Small Group POS		
Project Name/Number:	Small Group POS 7/2011 Rates/		

Rate Review Details

COMPANY:

Company Name:	Kaiser Permanente Insurance Company
HHS Issuer Id:	00000
Product Names:	Small group Point-of-Service (POS), KP Choice Solutions small group Point-of-Service (POS)
Trend Factors:	Overall medical trend factor is 9.2%.

FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: GP-POS-CA

REQUESTED RATE CHANGE

INFORMATION:

Change Period:	Semi-annual
Member Months:	14,261
Benefit Change:	None
Percent Change Requested:	Min: 1.9 Max: 10.2 Avg: 7.1

PRIOR RATE:

Total Earned Premium:	8,094,271.00
Total Incurred Claims:	11,304,921.00
Annual \$:	Min: 4,692.00 Max: 28,664.00 Avg: 7,668.00

REQUESTED RATE:

Projected Earned Premium:	9,454,162.00
Projected Incurred Claims:	12,897,667.00
Annual \$:	Min: 5,160.00 Max: 30,240.00 Avg: 8,212.00

SERFF Tracking Number:	KSPM-127112862	State:	California
Filing Company:	Kaiser Permanente Insurance Company	State Tracking Number:	PF-2011-00829
Company Tracking Number:			
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.003D Small Group Only - POS
Product Name:	Small Group POS		
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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action: Action:*	Rate Action Information:	Attachments
	July 2011 KP POS Standard Rates for filing	KPIC-RATES-POS-2011 (07)-CA	Revised	Previous State Filing Number: Percent Rate Change Request:	July 2011 KP POS Standard Rates for filing.pdf

Jul-11 KFHP/KPIC Small Group Monthly Standard Employee Risk Rates

Point-of-Service Plans

Area: 1 Alameda, San Francisco, San Jose, San Mateo, Santa Clara, San Joaquin, Sacramento

Area: 2 Marin, Contra Costa, Sonoma, Solano

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$556	\$1,576	\$1,434	\$2,051
30-39	\$638	\$1,750	\$1,494	\$2,299
40-49	\$834	\$1,854	\$1,462	\$2,385
50-54	\$1,099	\$2,291	\$1,713	\$2,790
55-59	\$1,376	\$2,889	\$1,982	\$3,291
60-64	\$1,731	\$3,353	\$2,231	\$3,796
65+	\$2,093	\$4,615	\$2,780	\$4,818

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$586	\$1,659	\$1,510	\$2,159
30-39	\$672	\$1,843	\$1,573	\$2,421
40-49	\$878	\$1,952	\$1,539	\$2,511
50-54	\$1,156	\$2,411	\$1,803	\$2,936
55-59	\$1,448	\$3,041	\$2,086	\$3,464
60-64	\$1,822	\$3,529	\$2,349	\$3,996
65+	\$2,203	\$4,858	\$2,926	\$5,072

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$582	\$1,649	\$1,500	\$2,146
30-39	\$667	\$1,830	\$1,563	\$2,405
40-49	\$872	\$1,939	\$1,529	\$2,495
50-54	\$1,149	\$2,396	\$1,792	\$2,918
55-59	\$1,439	\$3,022	\$2,073	\$3,443
60-64	\$1,811	\$3,508	\$2,334	\$3,972
65+	\$2,190	\$4,829	\$2,909	\$5,041

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$613	\$1,736	\$1,580	\$2,259
30-39	\$703	\$1,928	\$1,646	\$2,533
40-49	\$918	\$2,041	\$1,609	\$2,626
50-54	\$1,210	\$2,522	\$1,887	\$3,071
55-59	\$1,515	\$3,182	\$2,182	\$3,625
60-64	\$1,906	\$3,692	\$2,457	\$4,180
65+	\$2,305	\$5,082	\$3,062	\$5,305

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$636.27	\$1,802.28	\$1,640.29	\$2,345.88
30-39	\$729.67	\$2,001.48	\$1,708.88	\$2,629.72
40-49	\$953.67	\$2,120.41	\$1,671.67	\$2,728.22
50-54	\$1,256.49	\$2,619.50	\$1,959.15	\$3,190.10
55-59	\$1,573.16	\$3,303.93	\$2,266.34	\$3,763.62
60-64	\$1,979.59	\$3,834.40	\$2,551.64	\$4,341.52
65+	\$2,394.04	\$5,278.41	\$3,179.89	\$5,510.44

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$669.76	\$1,897.13	\$1,726.62	\$2,469.35
30-39	\$768.07	\$2,106.82	\$1,798.82	\$2,768.12
40-49	\$1,003.87	\$2,232.01	\$1,759.65	\$2,871.81
50-54	\$1,322.62	\$2,757.37	\$2,062.27	\$3,358.00
55-59	\$1,655.96	\$3,477.82	\$2,385.63	\$3,961.71
60-64	\$2,083.77	\$4,036.21	\$2,685.94	\$4,570.02
65+	\$2,520.04	\$5,556.22	\$3,347.25	\$5,800.47

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$594.67	\$1,684.44	\$1,533.04	\$2,192.50
30-39	\$681.96	\$1,870.61	\$1,597.15	\$2,457.78
40-49	\$891.32	\$1,981.77	\$1,562.37	\$2,549.84
50-54	\$1,174.33	\$2,448.23	\$1,831.06	\$2,981.52
55-59	\$1,470.30	\$3,087.91	\$2,118.16	\$3,517.54
60-64	\$1,850.15	\$3,583.69	\$2,384.81	\$4,057.65
65+	\$2,237.51	\$4,933.29	\$2,971.98	\$5,150.15

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$625.97	\$1,773.09	\$1,613.73	\$2,307.89
30-39	\$717.85	\$1,969.07	\$1,681.21	\$2,587.14
40-49	\$938.23	\$2,086.08	\$1,644.60	\$2,684.05
50-54	\$1,236.14	\$2,577.09	\$1,927.43	\$3,138.45
55-59	\$1,547.69	\$3,250.43	\$2,229.65	\$3,702.68
60-64	\$1,947.53	\$3,772.31	\$2,510.33	\$4,271.21
65+	\$2,355.27	\$5,192.94	\$3,128.40	\$5,421.21

Jul-11 KFHP Small Group Standard Employee Risk Rates

Point-of-Service Plans

Area: 3

Fresno, Stanislaus

Area: 4

Coachella Valley, Riverside, San Bernardino

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$586	\$1,659	\$1,510	\$2,159
30-39	\$672	\$1,843	\$1,573	\$2,421
40-49	\$878	\$1,952	\$1,539	\$2,511
50-54	\$1,156	\$2,411	\$1,803	\$2,936
55-59	\$1,448	\$3,041	\$2,086	\$3,464
60-64	\$1,822	\$3,529	\$2,349	\$3,996
65+	\$2,203	\$4,858	\$2,926	\$5,072

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$489	\$1,384	\$1,260	\$1,801
30-39	\$560	\$1,537	\$1,312	\$2,019
40-49	\$732	\$1,628	\$1,283	\$2,095
50-54	\$965	\$2,012	\$1,505	\$2,450
55-59	\$1,208	\$2,537	\$1,740	\$2,890
60-64	\$1,520	\$2,944	\$1,959	\$3,333
65+	\$1,838	\$4,053	\$2,441	\$4,231

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$613	\$1,736	\$1,580	\$2,259
30-39	\$703	\$1,928	\$1,646	\$2,533
40-49	\$918	\$2,041	\$1,609	\$2,626
50-54	\$1,210	\$2,522	\$1,887	\$3,071
55-59	\$1,515	\$3,182	\$2,182	\$3,625
60-64	\$1,906	\$3,692	\$2,457	\$4,180
65+	\$2,305	\$5,082	\$3,062	\$5,305

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$511	\$1,448	\$1,318	\$1,885
30-39	\$586	\$1,608	\$1,373	\$2,113
40-49	\$766	\$1,703	\$1,343	\$2,191
50-54	\$1,009	\$2,104	\$1,573	\$2,562
55-59	\$1,264	\$2,654	\$1,821	\$3,023
60-64	\$1,590	\$3,080	\$2,050	\$3,487
65+	\$1,923	\$4,240	\$2,554	\$4,426

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$669.76	\$1,897.13	\$1,726.62	\$2,469.35
30-39	\$768.07	\$2,106.82	\$1,798.82	\$2,768.12
40-49	\$1,003.87	\$2,232.01	\$1,759.65	\$2,871.81
50-54	\$1,322.62	\$2,757.37	\$2,062.27	\$3,358.00
55-59	\$1,655.96	\$3,477.82	\$2,385.63	\$3,961.71
60-64	\$2,083.77	\$4,036.21	\$2,685.94	\$4,570.02
65+	\$2,520.04	\$5,556.22	\$3,347.25	\$5,800.47

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$556.12	\$1,575.25	\$1,433.67	\$2,050.38
30-39	\$637.75	\$1,749.36	\$1,493.62	\$2,298.46
40-49	\$833.54	\$1,853.31	\$1,461.09	\$2,384.56
50-54	\$1,098.21	\$2,289.53	\$1,712.37	\$2,788.26
55-59	\$1,375.00	\$2,887.74	\$1,980.86	\$3,289.53
60-64	\$1,730.22	\$3,351.39	\$2,230.22	\$3,794.63
65+	\$2,092.47	\$4,613.50	\$2,779.33	\$4,816.31

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$625.97	\$1,773.09	\$1,613.73	\$2,307.89
30-39	\$717.85	\$1,969.07	\$1,681.21	\$2,587.14
40-49	\$938.23	\$2,086.08	\$1,644.60	\$2,684.05
50-54	\$1,236.14	\$2,577.09	\$1,927.43	\$3,138.45
55-59	\$1,547.69	\$3,250.43	\$2,229.65	\$3,702.68
60-64	\$1,947.53	\$3,772.31	\$2,510.33	\$4,271.21
65+	\$2,355.27	\$5,192.94	\$3,128.40	\$5,421.21

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$519.40	\$1,471.23	\$1,339.00	\$1,914.99
30-39	\$595.64	\$1,633.85	\$1,394.99	\$2,146.69
40-49	\$778.50	\$1,730.93	\$1,364.61	\$2,227.10
50-54	\$1,025.69	\$2,138.35	\$1,599.30	\$2,604.15
55-59	\$1,284.20	\$2,697.07	\$1,850.06	\$3,072.32
60-64	\$1,615.98	\$3,130.10	\$2,082.96	\$3,544.07
65+	\$1,954.30	\$4,308.87	\$2,595.81	\$4,498.29

Jul-11 KFHP Small Group Standard Employee Risk Rates

Point-of-Service Plans

Area: 5

Kern, Los Angeles, San Diego

Area: 6

Orange County

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$442	\$1,252	\$1,139	\$1,630
30-39	\$507	\$1,391	\$1,187	\$1,827
40-49	\$663	\$1,474	\$1,162	\$1,896
50-54	\$873	\$1,820	\$1,361	\$2,216
55-59	\$1,093	\$2,295	\$1,575	\$2,614
60-64	\$1,375	\$2,664	\$1,772	\$3,016
65+	\$1,663	\$3,667	\$2,209	\$3,828

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$462	\$1,309	\$1,192	\$1,704
30-39	\$530	\$1,454	\$1,242	\$1,911
40-49	\$693	\$1,541	\$1,215	\$1,983
50-54	\$913	\$1,904	\$1,424	\$2,319
55-59	\$1,143	\$2,401	\$1,647	\$2,735
60-64	\$1,439	\$2,787	\$1,855	\$3,156
65+	\$1,740	\$3,836	\$2,311	\$4,005

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$503.16	\$1,425.23	\$1,297.13	\$1,855.10
30-39	\$577.01	\$1,582.75	\$1,351.37	\$2,079.56
40-49	\$754.16	\$1,676.80	\$1,321.94	\$2,157.46
50-54	\$993.62	\$2,071.48	\$1,549.28	\$2,522.71
55-59	\$1,244.04	\$2,612.72	\$1,792.21	\$2,976.24
60-64	\$1,565.44	\$3,032.21	\$2,017.82	\$3,433.24
65+	\$1,893.18	\$4,174.12	\$2,514.63	\$4,357.61

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$469.93	\$1,331.12	\$1,211.48	\$1,732.61
30-39	\$538.91	\$1,478.24	\$1,262.14	\$1,942.25
40-49	\$704.36	\$1,566.08	\$1,234.65	\$2,015.00
50-54	\$928.01	\$1,934.70	\$1,446.98	\$2,356.13
55-59	\$1,161.90	\$2,440.20	\$1,673.87	\$2,779.72
60-64	\$1,462.07	\$2,831.99	\$1,884.58	\$3,206.54
65+	\$1,768.18	\$3,898.50	\$2,348.59	\$4,069.88

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$430	\$1,219	\$1,109	\$1,587
30-39	\$494	\$1,354	\$1,156	\$1,779
40-49	\$645	\$1,434	\$1,131	\$1,845
50-54	\$850	\$1,772	\$1,325	\$2,158
55-59	\$1,064	\$2,235	\$1,533	\$2,546
60-64	\$1,339	\$2,594	\$1,726	\$2,937
65+	\$1,619	\$3,570	\$2,151	\$3,727

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$450	\$1,275	\$1,161	\$1,660
30-39	\$516	\$1,416	\$1,209	\$1,861
40-49	\$675	\$1,501	\$1,183	\$1,931
50-54	\$889	\$1,854	\$1,386	\$2,258
55-59	\$1,113	\$2,338	\$1,604	\$2,663
60-64	\$1,401	\$2,714	\$1,806	\$3,073
65+	\$1,694	\$3,735	\$2,250	\$3,899

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$489.92	\$1,387.72	\$1,262.99	\$1,806.28
30-39	\$561.83	\$1,541.10	\$1,315.81	\$2,024.83
40-49	\$734.31	\$1,632.68	\$1,287.15	\$2,100.68
50-54	\$967.47	\$2,016.97	\$1,508.51	\$2,456.32
55-59	\$1,211.31	\$2,543.97	\$1,745.04	\$2,897.92
60-64	\$1,524.24	\$2,952.42	\$1,964.72	\$3,342.89
65+	\$1,843.36	\$4,064.28	\$2,448.45	\$4,242.94

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$457.57	\$1,296.09	\$1,179.60	\$1,687.01
30-39	\$524.73	\$1,439.34	\$1,228.92	\$1,891.13
40-49	\$685.82	\$1,524.87	\$1,202.16	\$1,961.97
50-54	\$903.59	\$1,883.79	\$1,408.91	\$2,294.13
55-59	\$1,131.32	\$2,375.99	\$1,629.82	\$2,706.57
60-64	\$1,423.60	\$2,757.47	\$1,834.99	\$3,122.15
65+	\$1,721.65	\$3,795.91	\$2,286.78	\$3,962.78

Jul-11 KFHP Small Group Standard Employee Risk Rates

Point-of-Service Plans

Area: 7

San Fernando Valley, Ventura

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$465	\$1,318	\$1,199	\$1,716
30-39	\$534	\$1,464	\$1,250	\$1,923
40-49	\$697	\$1,550	\$1,222	\$1,994
50-54	\$919	\$1,916	\$1,433	\$2,333
55-59	\$1,150	\$2,416	\$1,657	\$2,752
60-64	\$1,448	\$2,804	\$1,866	\$3,175
65+	\$1,751	\$3,860	\$2,326	\$4,030

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$487	\$1,379	\$1,255	\$1,795
30-39	\$558	\$1,531	\$1,307	\$2,012
40-49	\$730	\$1,623	\$1,279	\$2,088
50-54	\$961	\$2,004	\$1,499	\$2,441
55-59	\$1,204	\$2,528	\$1,734	\$2,880
60-64	\$1,514	\$2,933	\$1,952	\$3,321
65+	\$1,832	\$4,039	\$2,433	\$4,217

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$529.64	\$1,500.24	\$1,365.40	\$1,952.74
30-39	\$607.38	\$1,666.05	\$1,422.49	\$2,189.01
40-49	\$793.85	\$1,765.06	\$1,391.52	\$2,271.01
50-54	\$1,045.91	\$2,180.51	\$1,630.83	\$2,655.48
55-59	\$1,309.52	\$2,750.23	\$1,886.53	\$3,132.89
60-64	\$1,647.83	\$3,191.80	\$2,124.02	\$3,613.93
65+	\$1,992.83	\$4,393.81	\$2,646.98	\$4,586.96

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$494.67	\$1,401.18	\$1,275.24	\$1,823.80
30-39	\$567.28	\$1,556.04	\$1,328.56	\$2,044.47
40-49	\$741.43	\$1,648.51	\$1,299.63	\$2,121.05
50-54	\$976.85	\$2,036.53	\$1,523.14	\$2,480.14
55-59	\$1,223.05	\$2,568.63	\$1,761.96	\$2,926.02
60-64	\$1,539.02	\$2,981.04	\$1,983.77	\$3,375.30
65+	\$1,861.24	\$4,103.69	\$2,472.20	\$4,284.08

<i>SERFF Tracking Number:</i>	<i>KSPM-127112862</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Kaiser Permanente Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2011-00829</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003D Small Group Only - POS</i>
<i>Product Name:</i>	<i>Small Group POS</i>		
<i>Project Name/Number:</i>	<i>Small Group POS 7/2011 Rates/</i>		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Filing Cover Sheet Comments: Attachment: 07-01-11 POS Rate Filing Letter.pdf		
Satisfied - Item: Document Submission Formset Comments: Attachment: Document Formset - POS 7-11 Rates.pdf		
Satisfied - Item: Rating Plans Comments: This rate filing complies with the statutory requirements shown above.		
Satisfied - Item: KP Actuarial Certification POS 070111-Signed Comments: Actuarial Certification for POS 7-2011 Rates. Attachment: KP Actuarial Certification POS 070111-Signed.pdf		
Satisfied - Item: RATE FILING FORM #663225 - 7-		

SERFF Tracking Number: KSPM-127112862 State: California
Filing Company: Kaiser Permanente Insurance Company State Tracking Number: PF-2011-00829
Company Tracking Number:
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003D Small Group Only - POS
Product Name: Small Group POS
Project Name/Number: Small Group POS 7/2011 Rates/
1-11 POS

Comments:

California Rate Filing Form for POS 7-2011 rates.

Attachment:

RATE FILING FORM #663225 - 7-1-11 POS.pdf

Item Status:

Status

Date:

Satisfied - Item: Tables for POS 7-1-11 Rate filing
form Q20 and Q24

Comments:

California Rate Filing Form addendum responsive to questions 20 and 24.

Attachment:

Tables for POS 7-1-11 Rate filing form Q20 and Q24.pdf

Item Status:

Status

Date:

Satisfied - Item: CA RATE FILING SPREADSHEET
#648862 - POS 7-1-11

Comments:

Spreadsheet responsive to questions 10 and 15 of California Rate Filing Form.

Attachment:

CA RATE FILING SPREADSHEET #648862 - POS 7-1-11.XLS

Item Status:

Status

Date:

Satisfied - Item: PLAIN-LANGUAGE FILING
DESCRIPTION #663344 - 7-1-11-
POS

Comments:

California Plain Language Filing Form for POS 7-2011 rates.

Attachment:

PLAIN-LANGUAGE FILING DESCRIPTION #663344 - 7-1-11-POS.pdf

Item Status:

Status

SERFF Tracking Number: KSPM-127112862 State: California
Filing Company: Kaiser Permanente Insurance Company State Tracking Number: PF-2011-00829
Company Tracking Number:
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003D Small Group Only - POS
Product Name: Small Group POS
Project Name/Number: Small Group POS 7/2011 Rates/

Date:

Satisfied - Item: CA PLAIN LANGUAGE
SPREADSHEET #648742 - POS 7-
1-11

Comments:

California Plain Language Spreadsheet for POS 7-2011rates.

Attachment:

CA PLAIN LANGUAGE SPREADSHEET #648742 - POS 7-1-11.XLS

Item Status:

Status

Date:

Satisfied - Item: January 2011 KP POS Standard
Rates for filing

Comments:

January 2011 POS Standard Rates

Attachment:

January 2011 KP POS Standard Rates for filing.pdf

Item Status:

Status

Date:

Satisfied - Item: Jul-11 KP Small Group POS
Increases

Comments:

July 2011 POS Rate Increases

Attachment:

Jul-11 KP Small Group POS Increases.pdf



KAISER PERMANENTE®

Kaiser Permanente Insurance Company

April 29, 2011

Ms. Marsha Seeley, Esq
Senior Staff Counsel
California Department of Insurance
Policy Approval Bureau
45 Fremont Street, 22nd Floor
San Francisco, CA 94105

FILED VIA SERFF

RE: Small Employer Group Health Insurance Rate Filing

California Insurer Number: 3743-2
NAIC Number: 60053
Form Number: KPIC-RATES-POS-2011 (07)-CA

Dear Ms. Seeley:

The enclosed group rates are being filed pursuant to California Insurance Code §10717(b). The rates are for use with Kaiser Permanente Insurance Company's (KPIC) small employer group Point of Service (POS) product, both non-exchange plans, and plans offered through the California Choice exchange program in both the Northern and Southern California regions for new and renewing groups effective July 1, 2011.

Please note the following geographic rating changes for the Southern California region: Rate Area 6, which is comprised of Orange County - Anaheim and Orange County - Irvine, will shift from a 0.90 to a 0.925 GAF; Kern County service area will move from Rate Area 7 to Rate Area 5 resulting in a shift from a 1.00 to a 0.95 GAF.

Enclosed with this filing are the following documents:

1. California Rate Filing Form, including
 - a) Table with response to Q-20 and Q-24 of California Rate Filing Form
2. Spreadsheets with rate information responsive to Questions 10 & 15 of California Rate Filing Form:
 - a) July 2011 POS Standard Rates
 - b) January 2011 POS Standard Rates
 - c) July 2011 Small Group POS Increases
3. California Rate Filing Spreadsheet
4. Actuarial Certification
5. California Plain-Language Filing Form
6. California Plain-Language Spreadsheet
7. California Document Submission formset

If you have any questions or require additional information, please call me at (818) 557-7907, fax at (818) 525-4398, or by e-mail at linda.a.brown@kp.org.

Sincerely,

Linda A. Brown
KPIC Consultant

Attachments

Regulatory Strategy and Contracts Department
3100 Thornton Avenue, 4th Floor
Burbank, California 91504

CALIFORNIA DOCUMENT SUBMISSION FORMSET

[Reset Form](#)

California Insurer Number: 3743-2 (NOT NAIC Number)		FOR DEPARTMENT USE ONLY		
Official Insurer Name: Kaiser Permanente Insurance Company		Our File #	Fee Code:	
Submitter and Complete Mailing Address: Linda A. Brown, KPIC Regulatory Dept. Kaiser Permanente Insurance Company 3100 Thorton Ave., 4th floor Burbank, CA 91504		Reviewer:		
Submission Date:		Dept Action Date:		
Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
1 KPIC-RATES-POS-2011 (07)-CA	Rates			
2				
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INSTRUCTIONS: Complete the part of the form to the left of the double vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission.

THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.

Total \$

Cont'd on ___ pages

DSF 1.35



**Kaiser Foundation Health Plan, Inc. (KFHP)
Kaiser Permanente Insurance Company (KPIC)**

**Small Group POS 7/1/2011 Rate Filing
Actuarial Certification**

Prepared for:
**Kaiser Foundation Health Plan, Inc.
Kaiser Permanente Insurance Company**

Prepared by:
Milliman, Inc.

Susan E. Pantely, FSA, MAAA
Consulting Actuary

650 California Street
17th Floor
San Francisco, CA 94108 USA

Tel +1 415 403 1333
Fax +1 415 403 1334

milliman.com

TABLE OF CONTENTS

ACTUARIAL MEMORANDUM	3
KFHP/KPIC – SMALL GROUP POS POLICY FILING	3
Qualifications	3
Scope	3
Reliance	3
Testing Procedures	3
Opinion – Actuarially Sound in the Aggregate	3
Opinion – Reasonable Premium Rate Increases	3
APPENDIX A STATEMENT REGARDING ACCURACY AND COMPLETENESS OF THE UNDERLYING DATA SOURCES	5
APPENDIX B DESCRIPTION OF TESTING PROCEDURES	6
APPENDIX C-1 ANNUAL RATE INCREASE PERCENTAGE	7
APPENDIX C-2 EXPERIENCE VOLUME	8

ACTUARIAL MEMORANDUM

KFHP/KPIC – SMALL GROUP POS POLICY FILING

Qualifications

I, Susan E. Pantely, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This actuarial certification is prepared on behalf of Kaiser Foundation Health Plan, Inc. and Kaiser Permanente Insurance Company (the "Company") to comply with California Health and Safety Code section 1385.06 (b) (2).

I am affiliated with Milliman, Inc. ("Milliman"), an independent actuarial consulting firm that is not affiliated with, nor a subsidiary, nor in any way owned or controlled by a health plan, health insurer or a trade association of health plans or insurers.

Scope

As a consulting actuary with Milliman, I have written this actuarial memorandum at the request of the Company to discuss the rate filing for its small group POS policies. The proposed rates included in this filing will be effective for new and existing members enrolling or renewing on or after July 1, 2011. Rates are guaranteed for 12 months following the effective date or renewal date.

This statement of opinion complies with the Actuarial Standards of Practice 8 and 41, promulgated by the Actuarial Standards Board.

Reliance

I have relied upon information provided by Mr. Boris Shekhter, FSA, MAAA at the Company. While I reviewed the information for reasonableness, I did not audit the underlying data for correctness. **Appendix A** contains Statement Regarding Accuracy and Completeness of the Underlying Data Sources provided to me as part of my review, and forms a part of this opinion.

Testing Procedures

As part of my review, I followed the testing procedures outlined in **Appendix B**.

Opinion – Actuarially Sound in the Aggregate

In my opinion, the proposed small group POS premium rates for business in California are actuarially sound in the aggregate, the total of projected premium income, expected reinsurance recoveries, governmental risk adjustment cash flows, and investment income is adequate to provide for expected health benefit costs, settlement costs, marketing and administrative expenses, and cost of required capital as provided to me by the Company.

Opinion – Reasonable Premium Rate Increases

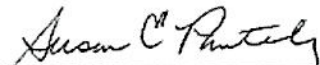
In my opinion, the proposed premium rate increases are reasonable. I based my opinion of reasonable rate increase on the following factors below. The assumptions, data used and other relevant information used in the rating filing development are included in **Appendix C**.

1. The annual premium rate increases by product and region are shown as **Appendix C-1**.
2. The choice of assumptions relating to per capita increases and other assumptions is reasonable.

3. Due to low membership, the experience is not credible. Therefore, a reliable loss ratio cannot be projected.
4. The proposed rates result in rates between insured within similar risk categories that are permissible under applicable California law, and the premium differences correspond to differences in expected claims costs between allowable risk classes.

Appendix C-2 shows member months, member dues, incurred claims, and loss ratios for the time period 1/1/2010 – 12/31/2010.

Respectfully Submitted,



Susan E. Pantely, FSA, MAAA
Member of the American Academy of Actuaries
April 22, 2011

APPENDIX A
STATEMENT REGARDING ACCURACY AND COMPLETENESS
OF THE UNDERLYING DATA SOURCES

Items Relied upon During Testing by Milliman:

- 2010 member dues, member months, and medical costs.
- July 2011 California small group proposed rate increases by POS product.
- July 2011 California small group POS Standard rates.

The sources identified above were relied upon by Milliman, Inc. in preparing this statement of actuarial opinion.

I, Boris Shekhter, hereby affirm that the data sources identified above, and attached to this statement, were prepared under my direction, and to the best of my knowledge are accurate and complete unless otherwise noted below.

4/25/11
Date

B. Shekhter
Signature

Boris Shekhter, FSA, MAAA
Actuarial Director
Kaiser Foundation Health Plan

APPENDIX B

DESCRIPTION OF TESTING PROCEDURES

1. Due to low membership, the experience data is not credible enough to develop premium rates. Therefore, I tested the reasonability of rates by performing an independent pricing of benefits for select plans based on the Milliman Health Cost Guidelines™ (HCGs).

The Milliman HCGs provide a flexible but consistent basis for the determination of claim costs and premium rates for a wide variety of health benefit plans. The HCGs are a cooperative effort of all Milliman actuaries and represent a combination of their experience, judgment, and research. In most instances, cost assumptions are based on our evaluation of several data sources and not specifically attributable to a single source.

Using the HCGs I estimated the required premium rates if the Kaiser benefit design was offered by a traditional commercial health plan that contracts with independent medical providers to provide services. My assumptions for average provider reimbursement and utilization levels were based on my experience with well managed POS plans in the California market. The actual Kaiser premiums are lower than my estimated premium rates. Based on this, I concluded the rates are not excessive in the market.

2. The information provided by KFHP was tested for reasonableness and consistency. Our testing included, but was not limited to, reconciling data from various reports and comparisons across time periods.

APPENDIX C-1 ANNUAL RATE INCREASE PERCENTAGE

The following exhibit shows the annual rate increase percentage included in the July 1, 2011 filing by product and region.

AREA	PLAN	JUL-11 OVER JUL-10
Sacramento	POS 35	7.2%
	POS 35+GIFT	7.2%
	KCPS POS 20	7.2%
	KCPS POS 30	7.2%
Other Northern CA	POS 35	12.8%
	POS 35+GIFT	12.8%
	KCPS POS 20	12.8%
	KCPS POS 30	12.8%
Orange County	POS 35	14.8%
	POS 35+GIFT	14.8%
	KCPS POS 20	14.8%
	KCPS POS 30	14.8%
Kern	POS 35	6.1%
	POS 35+GIFT	6.1%
	KCPS POS 20	6.1%
	KCPS POS 30	6.1%
Other Southern CA	POS 35	11.7%
	POS 35+GIFT	11.7%
	KCPS POS 20	11.7%
	KCPS POS 30	11.7%

APPENDIX C-2 EXPERIENCE VOLUME

The following exhibit shows member months, member dues, incurred claims, and loss ratio for the time period 1/1/2010 – 12/31/2010.

CALENDAR YEAR 2010 EXPERIENCE				
	Member Months	Incurred Claims	Member Dues	Loss Ratio
Total	14,261	\$ 11,304,921	\$ 8,094,271	139.7%

DEPARTMENT OF INSURANCE**Legal Division**

45 Fremont Street, 24th Floor
San Francisco CA 94105



California Rate Filing Form
For Individual and Small Group Health Insurance
Rate Filings for Existing Products, Version 2
(do not use this form for initial filings for new product rates)

The rate filing submission should include:

- 1) This form
- 2) A California Rate Filing Spreadsheet
- 3) An actuarial certification
- 4) A spreadsheet with rate information responsive to Questions 10 & 15, below
- 5) A California Plain-Language Filing Form
- 6) A California Plain-Language Spreadsheet

1) Company Name:

Kaiser Permanente Insurance Company

2) Number of policy forms covered by the filing: One

3) Policy form numbers covered by the filing:

List all of the policy form numbers covered by this filing in column "A" of the "California Rate Filing Spreadsheet". List all product names associated with each policy form number in column "B."

4) Product types covered by the filing. Selected from the following:

<input type="radio"/>	HMO (Health Maintenance Organization)
<input type="radio"/>	PPO (Preferred Provider Organization)
<input type="radio"/>	EPO (Exclusive Provider Organization)
<input checked="" type="radio"/>	POS (Point of Service)
<input type="radio"/>	FFS (Fee for Service)
<input type="radio"/>	Other (describe) _____

- 5) Segment type. One of the following:

<input checked="" type="radio"/>	Small Group (2-50 employees)
<input type="radio"/>	Individual

Note: Large Group, Small Group, and Individual filings should not be combined within a single filing.

- 6) Plan/Insurer Type. One of the following: for-profit company, not-for-profit company

<input checked="" type="radio"/>	For-profit company
<input type="radio"/>	Not-for-profit company

- 7) Whether the products are open or closed. List each open or closed product by policy form number.

For each policy form number, indicate in column "C" of the California Rate Filing Spreadsheet whether the products are open or closed.

If all policy forms listed are open, check here: ☒

If all products listed are closed, check here: ☐

If only some policy forms listed are closed, check here: ☐

- 8) Enrollment:

In column "D" of the California Rate Filing Spreadsheet, state the number of lives, including dependents, covered by each product as of the end of the latest month for which the data has been compiled.

- 9) Insured months in each policy form

In column "E" of the California Rate Filing Spreadsheet, state the number of insured (or member) months for the experience period on which the rates were based. (Does not apply to rates for new products.)

- 10) Annual Rate

In a separate spreadsheet, for each product included in the filing, show the current and proposed annual premium rates for each rating cell.

- 11) Total earned premium

For each policy form list:

In column "F" of the California Rate Filing Spreadsheet, state the experience period on which rates are based,

In column "G" of the California Rate Filing Spreadsheet, state the period for which rates are to be effective,

In column "H" of the California Rate Filing Spreadsheet, state the total premium earned for the experience period on which the rates are based.

- 12) In column "I" of the California Rate Filing Spreadsheet, state the total dollar amount of incurred claims in each policy form for the experience period on which the rates are based.

If helpful to understanding the basis for the filed rate increases, the insurer may, but is not required to, disaggregate incurred claim data into the aggregate benefit categories listed in item 18 below.

- 13) In column "J" of the CA Rate Filing Spreadsheet, state the average rate increase initially requested

The weighted average of the proposed rate increases included in the filing, weighting the increases by the number of covered lives for each product (per item 8, above). Rates for new products are not included in this calculation, as they have a weight of zero. (Does not apply to rates for new products.)

- 14) Review category: One of the following:

<input type="radio"/>	Initial Filing for New Product
<input checked="" type="radio"/>	Filing for Existing Product
<input type="radio"/>	Resubmission

Resubmissions should be submitted through SERFF under the same state filing number and SERFF tracking number assigned to the original submission of this filing. Do not submit resubmissions as a new filing.

- 15) Average rate of increase

In those instances in which there is a revision to the rates requested after initial submission, the revision should be submitted as an amendment to the original submission of this filing under the rate/rule form tab. Submit a revised California Rate Filing Form, a revised spreadsheet responsive to Question 10, and a revised California Rate Filing Spreadsheet, completing columns A, B, and J. Also, in the case of a resubmission, update the information under the "company rate information" field under the "Rate/Rule Schedule" tab in SERFF. The average rate of increase is a weighted average, calculated as in item 13, above.

- 16) Effective date of rate increase: July 1, 2011

The earliest anticipated date that the proposed rate increase, or new product rate, will take effect for a policyholder.

- 17) Number of policyholders or insureds affected by each policy form

This information was provided in item 8, above, and need not be repeated.

- 18) Overall medical trend factor and trend factors by aggregate benefit category:

Overall Medical Trend Factor

“Overall” means the weighted average of trend factors used to determine rate increases included in the filing, weighting the factor for each aggregate benefit category by the amount of projected medical costs attributable to that category.

9.2%

Medical Trend Factor by Aggregate Benefit Category

The aggregate benefit categories are each of the following – hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than hospital inpatient), other (describe).

Hospital Inpatient	8.9% / 10.0%
Hospital Outpatient (including ER)	8.9% / 12.0%
Physician/other professional services	8.9% / 8.0%
Prescription Drug	8.9% / 9.0%
Laboratory (other than inpatient)	8.9% / 8.0%
Radiology (other than inpatient)	8.9% / 8.0%
Other (describe)	8.9% / 8.0% (Ambulance, DME, Home Health, etc.) Here and above, the first number reflects the KFHP HMO trend (POS Tier 1), while the second one is PPO and OON trend (POS Tiers 2 and 3). Extremely low membership does not provide data for developing POS specific trend projections.

Optional Medical Trend Factor by Aggregate Benefit Category by Geographic Region

The insurer may, but is not required to, aggregate additional data in major geographic regions of the state. If the insurer chooses to so aggregate, the major geographic regions of the state are: Northern California (consisting of Monterey, Kings, Tulare, and Inyo counties, and all counties to the north), and Southern California (consisting of San Luis Obispo, Kern, and San Bernardino counties, and all counties to the south).

	North	South
Hospital Inpatient		
Hospital Outpatient (including ER)		
Physician/other professional services		
Prescription Drug		
Laboratory (other than inpatient)		
Radiology (other than inpatient)		
Other (describe)		

19) Projected medical trend

Use the same aggregate benefit categories used in item 18 –hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than Hospital inpatient), other (describe). Furthermore, within each aggregate category quantify the sources of trend, i.e. use of services, price inflation, and fees and risk.

Projected Medical Trend by Aggregate Benefit Category

Hospital Inpatient	Trend attributable to use of services: See below
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Hospital Outpatient (including ER)	Trend attributable to use of services: See below
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Physician/other professional services	Trend attributable to use of services: See below
	Trend attributable to price inflation:
	Trend attributable to fees and risk:

Prescription Drug	Trend attributable to use of services: See below
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Laboratory (other than inpatient)	Trend attributable to use of services: See below
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Radiology (other than inpatient)	Trend attributable to use of services: See below
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Other (describe)	The projected all-category trend of 9.2% is largely attributable to implied increases in unit costs. Due to KFHP integrated delivery model, future trend projections for HMO network are not easily separated into unit cost and utilization components. In addition, low POS membership does not support development of meaningful projections for PPO network and OON utilization.

20) Comparison of claims cost and rate of changes over time

For each proposed rate increase, provide the projected annualized incurred claims cost per insured for the period covered by the proposed rate, the historical incurred claims cost per insured for the most recent 12 months of the experience period on which the rates were based, and the historical incurred claims cost per insured for the next two most recent 12 month periods. Also, compare the rate of change of claims costs over all of the projected and historical periods for which information is provided. Show all claim costs according to aggregate benefit category.

- 21) Describe any changes in enrollee/insured cost-sharing, compared to the prior year, associated with the submitted rate filing, including both the absolute amount of the change, and the percentage change, and quantify the impact of each change on each of the rates included in the filing. Also describe any changes in benefits exempted from cost-sharing, as well as any newly-imposed cost-sharing.

KPIC has not made any changes to enrollee cost sharing in July 2011 that were not present in December 2010 benefit plans.

- 22) Describe any changes in enrollee/insured benefits, including but not limited to hospital inpatient, hospital outpatient (including emergency services), physician and other professional services, laboratory services, radiology services, and other benefits (describe), compared to the prior year, associated with the submitted rate filing, and quantify the impact of each change on each of the rates included in the filing.

The Plan has not made any changes to enrollee benefit plans in July 2011 that were not present in December 2010 benefit plans.

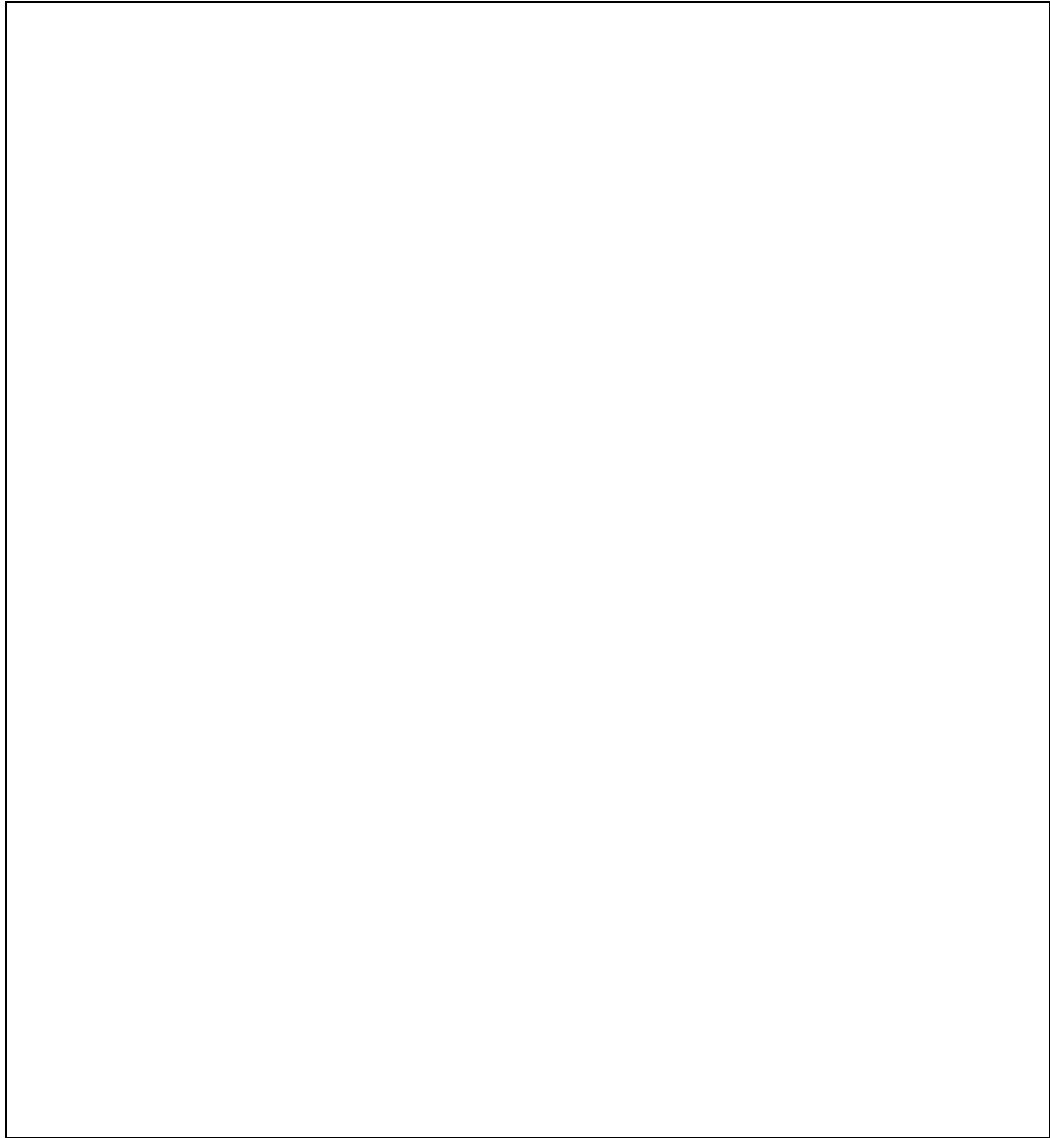
- 23) Submit the required actuarial certification, described in Guidance 1163:2, under the "Supporting Documentation" tab in SERFF.

☒ Submitted

24) Changes in administrative costs

Administrative costs are the costs defined in Sections 158.150, 158.151, 158.160, and 158.161 of 45 Code of Federal Regulations Subtitle A, Subchapter B, in the interim final rule issued by the Department of Health and Human Services on December 1, 2010 at 75 Federal Register 74924-74926. Using those definitions, describe the administrative costs for the policy forms included in this filing for the year prior to the requested rate increase, then also describe any changes in administrative costs, compared to the prior year, associated with the submitted rate filing, and quantify the impact of each change on each of the rates included in the filing. Changes should be shown separately for the costs defined by each of the sections of Code of Federal Regulations listed above in this item. (Does not apply to rates for new products.)

26) Comments. Place any needed comments here.

A large, empty rectangular box with a thin black border, intended for providing comments. It occupies the majority of the page area below the instruction.

#632743v16

KPIC POS RATE FILING FORM**Question 20**

Incurred Period	Incurred Claims PMPM	PMPM Trend
1/1/2009 - 12/31/2009 (historical data)	499.67	
1/1/2010 - 12/31/2010 (base period data)	792.70	58.6%
7/1/2011 - 6/30/2012 (rate period projected)*	904.38	9.2%

* trend annualized

Question 24

Incurred Period	Administrative Cost PMPM	PMPM Trend
1/1/2009 - 12/31/2009 (historical data)	55.72	
1/1/2010 - 12/31/2010 (base period data)	61.29	10.0%
7/1/2011 - 6/30/2012 (rate period projected)*	68.04	7.2%

* trend annualized

SERFF Tracking Number: *KSPM-127112862* *State:* *California*
Filing Company: *Kaiser Permanente Insurance Company* *State Tracking Number:* *PF-2011-00829*
Company Tracking Number:
TOI: *H16G Group Health - Major Medical* *Sub-TOI:* *H16G.003D Small Group Only - POS*
Product Name: *Small Group POS*
Project Name/Number: *Small Group POS 7/2011 Rates/*

Attachment "CA RATE FILING SPREADSHEET #648862 - POS 7-1-11.XLS" is not a PDF document and cannot be reproduced here.

	A	B	C	D	E	F	G	H	I	J	K
1	California Rate Filing Spreadsheet, v. 1										
2	Company Name: Kaiser Permanente Insurance Company										
3	Company ID number: 3743-2										
4	SERFF ID number for this filing: KSPM-127112862										
5	Policy Form Number	Product Name	Open or closed?	Enrollment	Insured months in each policy form	Experience Period on Which Rates are Based	Period for which rates are to be effective	Total premium earned during the experience period on which the rates are based	Total dollar amount of claims incurred during the experience period on which the rates are based	Average rate increase (weighted average)	Comments
6	GP-POS-CA	Small group Point-of-Service (POS)	Open	1,020	13,389	CY 2010	7/1/11 - 6/30/12	7,405,243	10,622,075	7.6% over Jan-11, 12.5% over Jul-10	The rates presented in this filing are intended to apply to groups renewing or enrolling in Jul - Dec 2011. In both cases, the rates will be paid for 12 months.
7	GP-POS-CA	KP Choice Solutions small group Point-of-Service (POS)	Open	61	872	CY 2010	7/1/11 - 6/30/12	689,028	682,846	7.8% over Jan-11, 13.1% over Jul-10	

DEPARTMENT OF INSURANCE

Legal Division

45 Fremont Street, 24th Floor
San Francisco CA 94105



**California Plain-Language
Rate Filing Description**
[for Web site posting, Health & Safety
Code 1385.07(d), Insurance Code 10181.7(d)]

Company Name:

Kaiser Permanente Insurance Company

SERFF Tracking Number

KSPM-127112862

Department File Number: (will be completed by Department)

1. Justification for any unreasonable rate increases.

(Include all information as to why the rate increase is justified. Attach supporting documentation to this PDF file.)

Not applicable

2) Overall annual medical trend factor assumptions for all benefits

9.2%

3) Actual Costs by Aggregate Benefit Category

Hospital Inpatient	Dollar Cost: \$384.37 pmpm
	Cost as Percentage of Medicare: not available
Hospital Outpatient (including ER)	Dollar Cost: included in Hospital Inpatient – KFHP integrated delivery system does not facilitate more detailed reporting
	Cost as Percentage of Medicare: not available
Physician/other professional services	Dollar Cost: \$306.31 pmpm
	Cost as Percentage of Medicare: not available
Prescription Drug	Dollar Cost: \$138.33 pmpm
	Cost as Percentage of Average Wholesale Price: not available
Laboratory (other than inpatient)	Dollar Cost: included in Physician – KFHP integrated delivery system does not facilitate more detailed reporting
	Cost as Percentage of Medicare: not available

Radiology (other than inpatient)	Dollar Cost: included in Physician – KFHP integrated delivery system does not facilitate more detailed reporting
	Cost as Percentage of Medicare: not available
Other (describe)	Dollar Cost and Description: (Ambulance, DME, Home Health, etc.) Dollar Cost: \$47.22 pmpm Cost as % of Medicare: not available

4) Amount of Projected Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Hospital Inpatient	Trend attributable to use of services: reflected in overall trends below
	Trend attributable to price inflation: overall trends: Tier 1 (HMO network) 8.9% Tiers 2 & 3 (PPO network and OON) 10.0%
	Trend attributable to fees and risk: reflected in overall trends above
Hospital Outpatient (including ER)	Trend attributable to use of services: reflected in overall trends below
	Trend attributable to price inflation: overall trends: Tier 1 (HMO network) 8.9% Tiers 2 & 3 (PPO network and OON) 12.0%
	Trend attributable to fees and risk: reflected in overall trends above

Physician/other professional services	Trend attributable to use of services: reflected in overall trends below
	Trend attributable to price inflation: overall trends: Tier 1 (HMO network) 8.9% Tiers 2 & 3 (PPO network and OON) 8.0%
	Trend attributable to fees and risk: reflected in overall trends above
Prescription Drug	Trend attributable to use of services: reflected in overall trends below
	Trend attributable to price inflation: overall trends: Tier 1 (HMO network) 8.9% Tiers 2 & 3 (PPO network and OON) 9.0%
	Trend attributable to fees and risk: reflected in overall trends above
Laboratory (other than inpatient)	Trend attributable to use of services: reflected in overall trends below
	Trend attributable to price inflation: overall trends: Tier 1 (HMO network) 8.9% Tiers 2 & 3 (PPO network and OON) 8.0%
	Trend attributable to fees and risk: reflected in overall trends above
Radiology (other than inpatient)	Trend attributable to use of services: reflected in overall trends below
	Trend attributable to price inflation: overall trends: Tier 1 (HMO network) 8.9% Tiers 2 & 3 (PPO network and OON) 8.0%
	Trend attributable to fees and risk: reflected in overall trends above
Other (describe)	(Ambulance, DME, Home Health, etc.) Use: reflected in overall trends below Inflation: overall trends: Tier 1 (HMO network) 8.9% Tiers 2 & 3 (PPO network and OON) 8.0% Fees: reflected in overall trends above

Note: The extremely low membership in KP POS plans (about 1,000 members) does not provide data for developing credible POS specific trend projections. The HMO network trend of 8.9% is the overall KFHP small group no-deductible HMO trend (adjusted for POS membership distribution). Due to its integrated delivery model, KFHP does not develop forward looking trend expectations at the benefit category level and the projected overall trend is not easily separated into unit cost and utilization components. In addition, the low membership does not support development of meaningful projections for PPO network and OON (Out-of-Network) utilization. The overall Tier 2 & 3 trends shown here are estimates based on the national data found in special actuarial literature.

5) Other Information

Complete and submit the CA Plain Language Spreadsheet.

#630302v7

SERFF Tracking Number: *KSPM-127112862* *State:* *California*
Filing Company: *Kaiser Permanente Insurance Company* *State Tracking Number:* *PF-2011-00829*
Company Tracking Number:
TOI: *H16G Group Health - Major Medical* *Sub-TOI:* *H16G.003D Small Group Only - POS*
Product Name: *Small Group POS*
Project Name/Number: *Small Group POS 7/2011 Rates/*

Attachment "CA PLAIN LANGUAGE SPREADSHEET #648742 - POS 7-1-11.XLS" is not a PDF document and cannot be reproduced here.

	A	B	C	D	E	F	G	H
1	CA PLAIN LANGUAGE SPREADSHEET v. 1							
2	Company Name: Kaiser Permanente Insurance Company							
3	Company ID number for this filing: 3743-2							
4	SERFF ID number for this filing: KSPM-127112862							
5	For the expense period on which the rates are based, premium attributed to:							
6	Policy Form Numbers	Marketing Names	Medical costs pmpm prior to rate increase (CY 2010)	Medical costs pmpm after rate increase (Jul-11 to Jun-12)	Administrative costs pmpm prior to rate increase (CY 2010)	Administrative costs pmpm after rate increase (Jul-11 to Jun-12)	Profit/margin projected prior to rate increase (CY 2010)	Profit/margin projected after rate increase (Jul-11 to Jun-12)
7	GP-POS-CA	Small Group Point-of-Service (including KP Choice Solution) Plans	\$792.70	\$904.38	\$61.29	\$68.04	-50.5%	-45.2%

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6	Comments
7	
	Extremely low membership in this product (about 1,000 members as of Dec-10) does not support development of credible projections.

Jan-11 KFHP/KPIC Small Group Monthly Standard Employee Risk Rates

Point-of-Service Plans

Area: 1 Alameda, San Francisco, San Jose, San Mateo, Santa Clara, San Joaquin, Sacramento

Area: 2 Marin, Contra Costa, Sonoma, Solano

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$527	\$1,493	\$1,359	\$1,944
30-39	\$605	\$1,659	\$1,417	\$2,180
40-49	\$790	\$1,757	\$1,385	\$2,261
50-54	\$1,041	\$2,171	\$1,623	\$2,644
55-59	\$1,304	\$2,738	\$1,879	\$3,119
60-64	\$1,641	\$3,178	\$2,115	\$3,598
65+	\$1,984	\$4,375	\$2,635	\$4,567

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$555	\$1,572	\$1,431	\$2,046
30-39	\$637	\$1,747	\$1,491	\$2,295
40-49	\$832	\$1,850	\$1,458	\$2,380
50-54	\$1,096	\$2,285	\$1,709	\$2,783
55-59	\$1,372	\$2,882	\$1,977	\$3,283
60-64	\$1,727	\$3,345	\$2,226	\$3,787
65+	\$2,089	\$4,605	\$2,775	\$4,807

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$552	\$1,563	\$1,423	\$2,034
30-39	\$633	\$1,736	\$1,482	\$2,281
40-49	\$827	\$1,839	\$1,450	\$2,366
50-54	\$1,089	\$2,271	\$1,698	\$2,766
55-59	\$1,364	\$2,865	\$1,965	\$3,264
60-64	\$1,716	\$3,324	\$2,212	\$3,764
65+	\$2,076	\$4,577	\$2,757	\$4,778

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$581	\$1,645	\$1,497	\$2,141
30-39	\$666	\$1,827	\$1,560	\$2,400
40-49	\$870	\$1,935	\$1,525	\$2,490
50-54	\$1,147	\$2,391	\$1,788	\$2,912
55-59	\$1,436	\$3,016	\$2,069	\$3,436
60-64	\$1,807	\$3,500	\$2,329	\$3,963
65+	\$2,185	\$4,818	\$2,902	\$5,030

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$603.10	\$1,708.32	\$1,554.78	\$2,223.58
30-39	\$691.63	\$1,897.13	\$1,619.79	\$2,492.62
40-49	\$903.96	\$2,009.87	\$1,584.52	\$2,585.99
50-54	\$1,190.98	\$2,482.94	\$1,857.02	\$3,023.79
55-59	\$1,491.15	\$3,131.69	\$2,148.19	\$3,567.41
60-64	\$1,876.38	\$3,634.50	\$2,418.62	\$4,115.18
65+	\$2,269.23	\$5,003.23	\$3,014.11	\$5,223.17

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$634.84	\$1,798.23	\$1,636.61	\$2,340.61
30-39	\$728.03	\$1,996.98	\$1,705.04	\$2,623.81
40-49	\$951.53	\$2,115.65	\$1,667.91	\$2,722.10
50-54	\$1,253.67	\$2,613.62	\$1,954.76	\$3,182.94
55-59	\$1,569.63	\$3,296.51	\$2,261.26	\$3,755.17
60-64	\$1,975.14	\$3,825.79	\$2,545.92	\$4,331.77
65+	\$2,388.66	\$5,266.56	\$3,172.75	\$5,498.07

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$563.67	\$1,596.62	\$1,453.12	\$2,078.20
30-39	\$646.41	\$1,773.09	\$1,513.88	\$2,329.65
40-49	\$844.85	\$1,878.46	\$1,480.92	\$2,416.91
50-54	\$1,113.11	\$2,320.60	\$1,735.60	\$2,826.09
55-59	\$1,393.65	\$2,926.93	\$2,007.74	\$3,334.16
60-64	\$1,753.70	\$3,396.86	\$2,260.48	\$3,846.12
65+	\$2,120.86	\$4,676.10	\$2,817.04	\$4,881.66

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$593.33	\$1,680.66	\$1,529.60	\$2,187.57
30-39	\$680.43	\$1,866.41	\$1,593.56	\$2,452.26
40-49	\$889.32	\$1,977.32	\$1,558.86	\$2,544.12
50-54	\$1,171.70	\$2,442.74	\$1,826.95	\$2,974.83
55-59	\$1,467.00	\$3,080.98	\$2,113.41	\$3,509.65
60-64	\$1,846.00	\$3,575.65	\$2,379.46	\$4,048.54
65+	\$2,232.48	\$4,922.21	\$2,965.30	\$5,138.59

Jan-11 KFHP/KPIC Small Group Monthly Standard Employee Risk Rates

Point-of-Service Plans

Area: 3

Fresno, Stanislaus

Area: 4

Coachella Valley, Riverside, San Bernardino

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$555	\$1,572	\$1,431	\$2,046
30-39	\$637	\$1,747	\$1,491	\$2,295
40-49	\$832	\$1,850	\$1,458	\$2,380
50-54	\$1,096	\$2,285	\$1,709	\$2,783
55-59	\$1,372	\$2,882	\$1,977	\$3,283
60-64	\$1,727	\$3,345	\$2,226	\$3,787
65+	\$2,089	\$4,605	\$2,775	\$4,807

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$456	\$1,291	\$1,175	\$1,680
30-39	\$522	\$1,433	\$1,223	\$1,883
40-49	\$683	\$1,518	\$1,197	\$1,953
50-54	\$900	\$1,876	\$1,403	\$2,285
55-59	\$1,126	\$2,365	\$1,622	\$2,694
60-64	\$1,417	\$2,745	\$1,827	\$3,108
65+	\$1,714	\$3,779	\$2,277	\$3,945

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$581	\$1,645	\$1,497	\$2,141
30-39	\$666	\$1,827	\$1,560	\$2,400
40-49	\$870	\$1,935	\$1,525	\$2,490
50-54	\$1,147	\$2,391	\$1,788	\$2,912
55-59	\$1,436	\$3,016	\$2,069	\$3,436
60-64	\$1,807	\$3,500	\$2,329	\$3,963
65+	\$2,185	\$4,818	\$2,902	\$5,030

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$477	\$1,350	\$1,229	\$1,757
30-39	\$547	\$1,500	\$1,281	\$1,971
40-49	\$714	\$1,588	\$1,252	\$2,043
50-54	\$941	\$1,962	\$1,467	\$2,389
55-59	\$1,178	\$2,475	\$1,697	\$2,819
60-64	\$1,483	\$2,872	\$1,912	\$3,252
65+	\$1,793	\$3,954	\$2,382	\$4,128

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$634.84	\$1,798.23	\$1,636.61	\$2,340.61
30-39	\$728.03	\$1,996.98	\$1,705.04	\$2,623.81
40-49	\$951.53	\$2,115.65	\$1,667.91	\$2,722.10
50-54	\$1,253.67	\$2,613.62	\$1,954.76	\$3,182.94
55-59	\$1,569.63	\$3,296.51	\$2,261.26	\$3,755.17
60-64	\$1,975.14	\$3,825.79	\$2,545.92	\$4,331.77
65+	\$2,388.66	\$5,266.56	\$3,172.75	\$5,498.07

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$518.62	\$1,469.02	\$1,336.99	\$1,912.11
30-39	\$594.75	\$1,631.39	\$1,392.89	\$2,143.46
40-49	\$777.33	\$1,728.33	\$1,362.56	\$2,223.75
50-54	\$1,024.15	\$2,135.14	\$1,596.89	\$2,600.23
55-59	\$1,282.27	\$2,693.01	\$1,847.28	\$3,067.70
60-64	\$1,613.54	\$3,125.39	\$2,079.82	\$3,538.73
65+	\$1,951.36	\$4,302.39	\$2,591.90	\$4,491.52

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$593.33	\$1,680.66	\$1,529.60	\$2,187.57
30-39	\$680.43	\$1,866.41	\$1,593.56	\$2,452.26
40-49	\$889.32	\$1,977.32	\$1,558.86	\$2,544.12
50-54	\$1,171.70	\$2,442.74	\$1,826.95	\$2,974.83
55-59	\$1,467.00	\$3,080.98	\$2,113.41	\$3,509.65
60-64	\$1,846.00	\$3,575.65	\$2,379.46	\$4,048.54
65+	\$2,232.48	\$4,922.21	\$2,965.30	\$5,138.59

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$484.37	\$1,372.02	\$1,248.71	\$1,785.85
30-39	\$555.47	\$1,523.66	\$1,300.92	\$2,001.93
40-49	\$726.00	\$1,614.21	\$1,272.59	\$2,076.92
50-54	\$956.53	\$1,994.15	\$1,491.45	\$2,428.53
55-59	\$1,197.60	\$2,515.19	\$1,725.30	\$2,865.13
60-64	\$1,507.00	\$2,919.02	\$1,942.49	\$3,305.07
65+	\$1,822.51	\$4,018.30	\$2,420.76	\$4,194.94

Jan-11 KFHP/KPIC Small Group Monthly Standard Employee Risk Rates

Point-of-Service Plans

Area: 5

Los Angeles, San Diego

Area: 6

Orange County

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$412	\$1,167	\$1,062	\$1,519
30-39	\$473	\$1,297	\$1,107	\$1,704
40-49	\$618	\$1,374	\$1,083	\$1,768
50-54	\$814	\$1,697	\$1,269	\$2,067
55-59	\$1,019	\$2,140	\$1,468	\$2,438
60-64	\$1,282	\$2,484	\$1,653	\$2,813
65+	\$1,551	\$3,420	\$2,060	\$3,570

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$431	\$1,221	\$1,112	\$1,589
30-39	\$495	\$1,357	\$1,159	\$1,783
40-49	\$646	\$1,437	\$1,133	\$1,849
50-54	\$852	\$1,776	\$1,328	\$2,163
55-59	\$1,066	\$2,239	\$1,536	\$2,551
60-64	\$1,342	\$2,599	\$1,730	\$2,943
65+	\$1,623	\$3,578	\$2,156	\$3,735

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$469.23	\$1,329.11	\$1,209.66	\$1,730.00
30-39	\$538.10	\$1,476.02	\$1,260.24	\$1,939.32
40-49	\$703.30	\$1,563.73	\$1,232.79	\$2,011.97
50-54	\$926.61	\$1,931.79	\$1,444.81	\$2,352.59
55-59	\$1,160.15	\$2,436.53	\$1,671.35	\$2,775.53
60-64	\$1,459.87	\$2,827.73	\$1,881.75	\$3,201.71
65+	\$1,765.52	\$3,892.64	\$2,345.05	\$4,063.75

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$438.24	\$1,241.35	\$1,129.78	\$1,615.77
30-39	\$502.57	\$1,378.55	\$1,177.02	\$1,811.27
40-49	\$656.86	\$1,460.47	\$1,151.39	\$1,879.12
50-54	\$865.43	\$1,804.23	\$1,349.40	\$2,197.24
55-59	\$1,083.54	\$2,275.64	\$1,560.99	\$2,592.26
60-64	\$1,363.48	\$2,641.01	\$1,757.49	\$2,990.30
65+	\$1,648.94	\$3,635.60	\$2,190.21	\$3,795.42

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$391	\$1,107	\$1,007	\$1,441
30-39	\$448	\$1,229	\$1,049	\$1,615
40-49	\$585	\$1,301	\$1,026	\$1,674
50-54	\$771	\$1,608	\$1,202	\$1,958
55-59	\$966	\$2,028	\$1,391	\$2,310
60-64	\$1,215	\$2,353	\$1,566	\$2,664
65+	\$1,469	\$3,239	\$1,951	\$3,381

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$409	\$1,158	\$1,054	\$1,507
30-39	\$469	\$1,286	\$1,098	\$1,689
40-49	\$612	\$1,361	\$1,073	\$1,751
50-54	\$807	\$1,682	\$1,258	\$2,048
55-59	\$1,010	\$2,121	\$1,455	\$2,416
60-64	\$1,271	\$2,462	\$1,638	\$2,788
65+	\$1,537	\$3,389	\$2,042	\$3,538

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$444.53	\$1,259.16	\$1,145.99	\$1,638.95
30-39	\$509.78	\$1,398.33	\$1,193.91	\$1,837.25
40-49	\$666.28	\$1,481.43	\$1,167.91	\$1,906.07
50-54	\$877.84	\$1,830.12	\$1,368.76	\$2,228.77
55-59	\$1,099.09	\$2,308.29	\$1,583.38	\$2,629.45
60-64	\$1,383.04	\$2,678.90	\$1,782.71	\$3,033.20
65+	\$1,672.59	\$3,687.76	\$2,221.63	\$3,849.87

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$415.18	\$1,176.02	\$1,070.32	\$1,530.73
30-39	\$476.12	\$1,306.00	\$1,115.07	\$1,715.94
40-49	\$622.29	\$1,383.61	\$1,090.79	\$1,780.21
50-54	\$819.88	\$1,709.27	\$1,278.38	\$2,081.60
55-59	\$1,026.52	\$2,155.87	\$1,478.83	\$2,455.83
60-64	\$1,291.71	\$2,502.01	\$1,664.99	\$2,832.92
65+	\$1,562.15	\$3,444.26	\$2,074.93	\$3,595.66

Jan-11 KFHP/KPIC Small Group Monthly Standard Employee Risk Rates

Point-of-Service Plans

Area: 7

Kern, San Fernando Valley, Ventura

POS 35				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$434	\$1,229	\$1,119	\$1,600
30-39	\$498	\$1,365	\$1,166	\$1,793
40-49	\$650	\$1,446	\$1,140	\$1,860
50-54	\$857	\$1,787	\$1,336	\$2,176
55-59	\$1,073	\$2,253	\$1,546	\$2,566
60-64	\$1,350	\$2,615	\$1,740	\$2,961
65+	\$1,633	\$3,600	\$2,169	\$3,758

POS 35 + GIFT				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$454	\$1,286	\$1,170	\$1,674
30-39	\$521	\$1,428	\$1,220	\$1,876
40-49	\$680	\$1,512	\$1,192	\$1,946
50-54	\$896	\$1,868	\$1,397	\$2,275
55-59	\$1,122	\$2,357	\$1,617	\$2,685
60-64	\$1,412	\$2,735	\$1,820	\$3,097
65+	\$1,708	\$3,766	\$2,269	\$3,932

KP CS POS 20				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$493.92	\$1,399.07	\$1,273.32	\$1,821.05
30-39	\$566.42	\$1,553.70	\$1,326.57	\$2,041.39
40-49	\$740.32	\$1,646.03	\$1,297.68	\$2,117.86
50-54	\$975.38	\$2,033.46	\$1,520.85	\$2,476.41
55-59	\$1,221.21	\$2,564.77	\$1,759.31	\$2,921.62
60-64	\$1,536.71	\$2,976.56	\$1,980.79	\$3,370.22
65+	\$1,858.44	\$4,097.51	\$2,468.48	\$4,277.64

KP CS POS 30				
Age	SUB	SUB + SP	SUB + CH	FAM
<30	\$461.31	\$1,306.69	\$1,189.24	\$1,700.81
30-39	\$529.02	\$1,451.11	\$1,238.97	\$1,906.60
40-49	\$691.43	\$1,537.34	\$1,211.99	\$1,978.02
50-54	\$910.98	\$1,899.19	\$1,420.43	\$2,312.89
55-59	\$1,140.57	\$2,395.42	\$1,643.14	\$2,728.70
60-64	\$1,435.24	\$2,780.01	\$1,849.99	\$3,147.69
65+	\$1,735.72	\$3,826.95	\$2,305.48	\$3,995.18

KFHP / KPIC SMALL GROUP JULY 2011 POS RATE CHANGES

<u>Area</u>	<u>Plan</u>	<u>Jul-11 over Jan-11</u>	<u>Jul-11 over Jul-10</u>
Sacramento	POS 35	5.5%	7.2%
	POS 35+GIFT	5.5%	7.2%
	KPCS POS 20	5.5%	7.2%
	KPCS POS 30	5.5%	7.2%
Other Northern CA	POS 35	5.5%	12.8%
	POS 35+GIFT	5.5%	12.8%
	KPCS POS 20	5.5%	12.8%
	KPCS POS 30	5.5%	12.8%
Orange County	POS 35	10.2%	14.8%
	POS 35+GIFT	10.2%	14.8%
	KPCS POS 20	10.2%	14.8%
	KPCS POS 30	10.2%	14.8%
Kern	POS 35	1.9%	6.1%
	POS 35+GIFT	1.9%	6.1%
	KPCS POS 20	1.9%	6.1%
	KPCS POS 30	1.9%	6.1%
Other Southern CA	POS 35	7.2%	11.7%
	POS 35+GIFT	7.2%	11.7%
	KPCS POS 20	7.2%	11.7%
	KPCS POS 30	7.2%	11.7%